

ABSTRACT

A computerized risk management method and system for facilitating analysis and quantification of risk associated with an online transaction. An online transaction risk management system maintains a database relating risk variables including credit ratings, news feeds, world events government advisories, and other information sources with data related to potential risk for a financial institution. The system generates a risk quotient or other rating based upon a weighted algorithm applied to the criteria, wherein the risk quotient is indicative of risk associated with an online transaction. The quotient can be monitored on a periodic basis, during the course of a transaction, or on demand. Actions commensurate with a risk quotient can be presented to an online market participant to help a subscribing online market participant properly manage risk associated with a particular entity or transaction. A log or other stored history can be created such that utilization of the system can mitigate adverse effects relating to a problematic transaction.

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